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September 30, 2005

FDIC San Francisco Regional Office
Director John F. Carter
Suite 2300
25 Jessie Street at Ecker Square
San Francisco, CA 94105

Ref: Wal-Mart's application for a bank charter.


Dear Mr Carter:

In Missouri, nothing has reduced the number of individual businesses in small towns like Wal-Mart. Most Wal-Marts in towns of 10,000 population are now Super Wal-Marts and are closing larger mom & pop businesses in these towns.

In the last 3 decades of banking, nothing has contributed to the elimination of small businesses like Wal-Mart. Nobody gives the small business financing like the small banks in these small communities. I believe this country has seen too many examples of larger and larger corporations and when these no longer work the effect is dramatic.

I would hope that the long held idea of banks being owned by businesses is dangerous and a conflict to that separation of ownership.

Respectfully,


Douglas Ott
President/CEO